

CORPORATE OFFICE: THRISSUR
DEPARTMENT: HUMAN RESOURCES
Recruitment of Junior Officers/ Assistant Managers

Dhanlaxmi Bank Ltd, a scheduled commercial bank with 97 years of banking tradition, headquartered at Thrissur, Kerala with ambitious growth plans invites applications for recruitment of Junior Officers and Assistant Managers.

Location	Pan India
Age Limit	Junior Officer : 21-25 as on 31.03.2025 Assistant Manager: 21-28 as on 31.03.2025
Application Fee	Rs. 708/- per candidate (inclusive of GST)
Educational Qualification	Junior Officers: Any Degree from recognized University with 60 % Marks or CGPA of 6.0 & above Assistant Manager: Any Master's Degree from recognized University with 60 % Marks or CGPA of 6.0 & above
Exam Centers	Delhi/NCR, Mumbai/Thane/Navi Mumbai/MMR, Ahmedabad/Gandhinagar, Hyderabad, Vijayawada/Guntur, Bangalore, Chennai, Coimbatore, Kozhikode, Thrissur, Ernakulam, Thiruvananthapuram.
For more details, visit our website www.dhanbank.com/careers	

HOW TO APPLY

Candidates can apply online from 23.06.2025 to 12.07.2025 (20 days from the date of release of advertisement) and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should-

- (i) scan their:
- photograph (4.5cm × 3.5cm)
 - signature (with black ink)
 - left thumb impression (on white paper with black or blue ink). If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.
 - a hand written declaration (on a white paper with black ink) as per text given below:

“I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required.”

Ensure that all the scanned documents adhere to the required specifications as given in the Advertisement.

- (ii) The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid.
- (iii) Keep the necessary details/documents ready to make Online Payment of the requisite application fee/intimation charges.
- (iv) Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.

APPLICATION FEES/ INTIMATION CHARGES (NON-REFUNDABLE) PAYMENT OF FEE ONLINE: -

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

A. APPLICATION REGISTRATION

1. Candidates to go to the website www.dhanbank.com/careers and click on the option "APPLY ONLINE" which will open a new screen.
2. To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
3. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required.
4. Candidates are advised to carefully fill and verify the details in the online application as no change will be possible/ entertained after clicking the COMPLETE REGISTRATION BUTTON.
5. The Name of the candidate or his /her father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
6. Validate your details and save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before 'COMPLETE REGISTRATION'.
10. Modify details, if required, and click on 'COMPLETE REGISTRATION' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.

B. PAYMENT OF FEES (ONLINE MODE)

APPLICATION FEES is Rs. 708/- (inclusive of GST) per candidate and it is Non-Refundable.

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
3. After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE
4. On successful completion of the transaction, an e-Receipt will be generated.
5. Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
6. Candidates are required to take a printout of the e-Receipt and online Application Form containing fee details. Please note that if the same cannot be generated, online transaction may not have been successful.
7. For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. There is facility to print application form containing fee details after payment of fees.

C. GUIDELINES FOR SCANNING AND UPLOAD OF DOCUMENTS

Before applying online, a candidate will be required to have a scanned (digital) image of his/her photograph, signature, left thumb impression and the hand written declaration as per the specifications given below.

❖ Photograph Image: (4.5cm × 3.5cm)

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white background.
- Look straight at the camera with a relaxed face
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

❖ Photograph Capture:

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting “Capture Photo” option, candidates’ webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.

- On selecting “Click here to Scan” option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do's and Don'ts of Photo Capture

Dos:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don'ts:

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not taken in dark/ improper background.

❖ Signature, left thumb impression and hand-written declaration Image:

- The applicant has to sign on white paper with Black Ink pen.
 - Dimensions 140 x 60 pixels (preferred)
 - Size of file should be between 10kb – 20kb for signature
 - Ensure that the size of the scanned image is not more than 20kb
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
 - File type: jpg / jpeg
 - Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)
 - File Size: 20 KB – 50 KB
- The applicant has to write the declaration in English clearly on a white paper with black ink.
 - File type: jpg / jpeg
 - Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e. 10 cm * 5 cm (Width * Height)
 - File Size: 50 KB – 100 KB
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

❖ Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression/ hand written declaration, then use the upload editor to crop the image to the final size (as specified above).

- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MS Office can easily obtain documents in .jpeg format by using MS Paint or MS Office Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

❖ **Procedure for Uploading Photograph/ Signature/ Left Thumb Impression/ Hand Written Declaration**

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and hand written declaration
- Click on the respective link "Upload Photograph / signature / upload left thumb impression/ hand written declaration"
- Browse and select the location where the Scanned Photograph / signature / left thumb impression/ hand written declaration file has been saved.
- Select the file by clicking on it.
- Click the 'Open/Upload' button. Your online application will not be registered unless you upload Photograph / signature / left thumb impression/ hand written declaration as specified.
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged image, the same may be re-uploaded to the expected clarity /quality.

Please note that only a valid image will be accepted by the system as per the above specifications and only after successful upload of the documents, the application will proceed.

❖ **Note:**

- (1) In case the face in the photograph or signature or the left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the Photograph / signature / left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.
- (3) Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.
- (4) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- (5) If the photo is not uploaded at the place of Photo, admission for Examination will be rejected/denied, for which the candidate himself/herself will only be responsible.
- (6) Candidates should ensure that the signature uploaded is clearly visible.
- (7) After registering online, candidates are advised to take a printout of their system generated online application forms.

ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application. At the time of examination, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –

- (i) using unfair means or
- (ii) impersonating or procuring impersonation by any person or
- (iii) misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- (iv) resorting to any irregular or improper means in connection with his/ her candidature or
- (v) obtaining support for his/ her candidature by unfair means, or
- (vi) carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - (a) to be disqualified from the examination for which he/ she is a candidate
 - (b) to be debarred either permanently or for a specified period from any examination conducted by bank
 - (c) for termination of service, if he/ she has already joined the Bank.

DOWNLOAD OF CALL LETTER

Candidates will have to visit www.dhanbank.com/careers website for downloading call letters for online test. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination center with (i) Call Letter (ii) Photo Identity Proof in original and (iii) photocopy of the same Photo Identity Proof as brought in original.

CANDIDATES REPORTING LATE i.e., after the reporting time specified on the call letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the examination is 2 hours, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

IDENTITY VERIFICATION

In the examination hall as well as at the time of interview, the call letter along with original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving License/ Voter's Card/ Bank Passbook with photograph/Aadhar card/ E-Aadhar card should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination.

CENTRE CLAUSES:

1. The examination will be conducted online in venues given in the respective call letters.
2. No request for change of centre/venue/date/session for Examination shall be entertained.
3. Dhanlaxmi Bank Ltd, however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
4. Dhanlaxmi Bank Ltd also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
5. Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses and Dhanlaxmi Bank Ltd will not be responsible for any injury or losses etc. of any nature.
6. Choice of centre once exercised by the candidate will be final.

If sufficient number of candidates does not opt for a particular centre for "Online" examination, Dhanlaxmi Bank Ltd reserves the right to allot any other centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, Dhanlaxmi Bank Ltd reserves the right to allot any other centre to the candidate.

OTHER CLAUSES

1. The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test etc. Conduct of a re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
2. Decision of Dhanlaxmi Bank Ltd in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Dhanlaxmi Bank Ltd in this behalf.
3. If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session is required if the nodes capacity is less or some technical disruption takes place at any center or for any candidate.
4. Dhanlaxmi Bank Ltd would be analyzing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by Dhanlaxmi Bank Ltd in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/valid, Dhanlaxmi Bank Ltd reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.
5. Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process conducted by Dhanlaxmi Bank Ltd in future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.

PROCESS FOR ARRIVING AT SCORES

The Scores of Online Examination are obtained by adopting the following procedure:

(i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.

(ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*

* Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.

(iii) Test wise scores and scores on total is reported with decimal point up to two digits.

Note: Cutoffs are applied in two stages:

- a) on scores in individual tests
- b) on Total Score

iv) Test Structure:

Sr. No.	Name of the Test	No. of Question	Max. Marks	Version	Duration
1	Reasoning	40	40	Only English	25 Minutes
2	English Language	40	40		25 Minutes
3	Quantitative aptitude	40	40		25 Minutes
4	General Awareness	40	40		25 Minutes
5	Computer Knowledge	40	40		20 Minutes
	Total	200	200		120 Minutes

Five 5 options per question

Penalty for wrong answer – 0.25 or $\frac{1}{4}$ marks